

CAL GRANT DEADLINES

Cal Grants are free money—apply no later than

March 2 by submitting both the FAFSA and your verified Cal Grant GPA. It's your responsibility to find out if your school will submit your verified GPA for you electronically or whether you need to submit it using the paper Cal Grant GPA Verification form (you'll need your school to certify it first, so don't wait until the last minute). Print the form from www.calgrants.org. Find more Cal Grant information starting on page 12.

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Take a look at your e-mail address and make sure it's appropriate for corresponding with colleges, lenders or employers. If not, you may want to get another one.

Second deadline for California Community College students • September 2

If you'll be attending a California Community College in the fall and you missed the March 2 deadline, you have until September 2 to apply for a Cal Grant. However, do your best to apply by the March 2 deadline. Only a limited number of awards are available for those who apply in the fall.

Missed the Cal Grant deadline? Don't qualify for a Cal Grant?

You should still submit your FAFSA. A federal Pell Grant, federal student loan or other financial aid might be available to you. Visit your local college financial aid office or see your counselor for more information.

PURSuing A CAREER OR TECHNICAL EDUCATION?

You can use a Cal Grant at many career or technical colleges. You're not required to submit your verified GPA, but it can only help. You'll receive a letter and a Cal Grant C Supplement form to complete. Be sure to apply!

GOT A QUESTION ABOUT YOUR APPLICATION?

Simply call the California Student Aid Commission, anytime, toll free at 888.224.7268, select from a menu of options and check on the status of your application. You can get an update on your FAFSA or verified Cal Grant GPA, learn whether you received an award, and if so, the amount. If you still have questions or need to talk to someone, call to speak to a student support representative.

Questions to Ask

When comparing financial aid offers, be sure to ask:

- What is the college's cost of attendance? Make sure it includes all of your college costs and is realistic.
- How much of the aid is grants and scholarships? Are they renewable each year? Will the dollar amount increase if your tuition or other costs go up? Are there specific terms and conditions? For instance, do you need to maintain a certain GPA?
- Are merit scholarships available? If so, how do you apply?
- If you're offered work-study or student employment, how many hours will you need to work each week? What is the hourly pay rate and the availability of jobs? Are there jobs related to your major or career goal?
- How much loan aid is offered? Are the loans subsidized or unsubsidized? What are the terms and conditions of each loan?
- What fees will you have to pay on your federal student loan? Origination or federal default fees of up to 2 percent may be deducted from each loan disbursement.
- If grants, scholarships or federal student loans don't cover your total calculated financial need, can you dip further into savings, get a part-time job, look into other options, cut your expenses, or do you need to borrow more?
- Does the college offer a payment plan that will let you spread your payments over the school year?
- What is the average loan debt of the college's graduates overall—and of graduates in your major?
- What happens to your financial aid if you receive an outside scholarship?

Compare your offers using the worksheet on page 39.



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If your financial situation changes after you submit your FAFSA, contact your financial aid office. Ask if your college has a formal process to handle appeals and be prepared to provide supporting documentation. Don't be shy—it's your future!

HOW WILL YOU get your financial aid?

At the beginning of each term, any federal or state financial aid you receive will go to your college first to pay for tuition and fees (and room and board, if provided by your school). Within the first few weeks of classes, you'll usually receive any remaining funds to cover your books, supplies, transportation expenses and other college costs. Any scholarships or grants you applied for yourself may be sent to you or your college. For work-study or student employment programs, you'll be paid after you've worked, usually every two weeks. However, some schools apply the wages you earn directly to your student account for unpaid balances.

Remember that colleges must apply any outside scholarships or grants toward your unmet financial need or reduce other aid—these awards can't replace your EFC. You can ask your school to reduce loan or student employment aid rather than grant aid, but most colleges have an established procedure for handling outside scholarships or grants.

It's your responsibility to create a spending plan to make sure your financial aid lasts the whole term. Refer to the Spending Plan worksheet on page 38.



Changing Schools?

If you'll be changing schools, keep in mind that your financial aid may not automatically go with you or stay the same. Contact your new school's financial aid office to learn more—and be sure to ask about deadlines. To find out if your Cal Grant or California Chafee Grant award will change at your new school, you can go to WebGrants for Students at www.calgrants.org.

FOLLOW YOUR Cal Grant 24/7 with WebGrants

Get fast answers to questions about your Cal Grant application or award—or your California Chafee Grant application or award—by going to WebGrants for Students at www.calgrants.org. When you first log on, you'll be invited to set up your own secure account that you can then use any time during the financial aid application process, and for as long as you have a Cal Grant or a Chafee Grant. You can make sure your GPA and applications were received, print a copy of your California Aid Report, review any grant payments or report a change of address or college.

REAPPLY EACH YEAR

Most financial aid awards are considered “new” each school year, so you'll need to submit the FAFSA each year. Use your PIN to find your FAFSA at www.fafsa.ed.gov starting January 1. Simply update any information that has changed, such as your income or family size; complete any blank areas; and review your list of colleges.

You should continue to get any other state or federal aid you received the year before as long as you still meet the requirements. In most cases, this includes making satisfactory academic progress, so be sure you understand your school's policy.

As you get closer to graduating from college, be sure to check in with your financial aid office to see if there is a maximum number of units you can take before you no longer qualify for financial aid.